

Bank of America 

Home Loans

P.O. BOX 901206
FORT WORTH, TX 76161-0206

027230 - 070690
LARRY ARNETT
RONDA ARNETT

ROSEBURG, OR

Notice Date: SEPTEMBER 14, 2010

BAC Home Loans Account No.:

6474

Property Address:

ROSEBURG OR

IMPORTANT MESSAGE ABOUT YOUR LOAN

We recently discovered the flood insurance coverage **on your Property** is not adequate. The additional Flood coverage required is \$87,280.00.

According to our records, your property is located in Flood Zone AE, according to Map Panel Number 000000-. The determination that your Property is located in a Flood Area is made at the time your loan originated and at any time during the term of your loan. Because the Property is in a Flood Area, you are required by the terms of your mortgage/deed of trust and/or Federal law to have adequate flood insurance on your Property. If you do not agree that your Property is located in a Flood Area, please send us documentation from the Federal Emergency Management Agency (FEMA) supporting your position. The documentation must be in the form of a Letter of Map Amendment/Revision (LOMA/LOMR) that you can obtain from FEMA. Information regarding Flood Areas and contact information regarding FEMA using the resources identified below under the heading "Flood Insurance Requirements."

If verification of acceptable flood insurance coverage **is not received** by 11/02/2010, BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("BAC Home Loans") will purchase the required additional flood insurance coverage (Lender-Placed Insurance) at your expense and charge you for the cost of the insurance. The approximate cost of the Lender-Placed Insurance will be \$445.13, if purchased. The coverage period will be effective from 06/28/2010 until 06/28/2011.

WHAT YOU NEED TO DO

We offer several options to update your insurance:

- You can provide policy information on our website at **bankofamerica.com**;
- Your agent can provide policy information on our business partner's website at **homeloanbusiness.bankofamerica.com**;
- You may **fax** a copy of your flood insurance declaration page with your loan number to: (800) 293-8158;
- You may **call** the customer service automated system at (866) 265-3321;
- Or you can **mail** a copy of your flood declaration page with your loan number using the enclosed self-addressed pre-paid envelope to the return address above.

Please note, if you live in a condominium complex insured under a master policy issued to your condominium association; please send to us using the mailing instructions shown above, evidence of insurance from the association's master policy demonstrating proof of adequate flood insurance coverage.

Once you have updated your insurance information through one of the options listed above, you may confirm our records have successfully been updated by, visiting our website at **bankofamerica.com**, or viewing your monthly statement.

Please write your loan number on all correspondence.

AR90051

RE: LARRY ARNETT
BAC Home Loans Loan #. [REDACTED] 5474

FLOOD INSURANCE REQUIREMENTS

The flood insurance policy you purchase must:

- Be issued by the National Flood Insurance Program (NFIP) or a private insurer properly licensed to do business where the Property is located;
- Provide coverage at least as broad as the coverage offered by the NFIP flood policies;
- Have a deductible not greater than \$1,000 or 1% of the face amount of the flood insurance policy, unless a higher maximum deductible is required by state law;
- Have as the named insured or the policy the same mortgagor/trustor as on your mortgage or deed of trust, and
- Include a standard mortgagee clause naming BAC Home Loans Servicing, LP and providing for notice of cancellation to us at the following address:

BAC HOME LOANS
P.O. BOX 961206
FORT WORTH, TX 76161-0206

Additional requirements related to flood insurance can also be found on our website, bankofamerica.com. Information regarding flood zones and the NFIP can be found by visiting the FEMA website at <http://www.floodsmart.gov>. You can call FEMA at (888)379-9531 or email them at floodsmart@dhs.gov.

ADDITIONAL INFORMATION

The Flood Disaster Protection Act of 1973, as amended, and your loan terms require that adequate flood insurance must be purchased and maintained for the entire term of your loan because the above referenced property (the "Property") securing your loan is in a Special Flood Hazard Area (Flood Area) as established by the FEMA.

To purchase additional flood insurance for your Property, we urge you to contact an insurance agent/company. If you do not know of an insurance agent or company to contact and would like Banc of America Insurance Services, Inc. ("BAISI"), a licensed insurance agency, to assist you in obtaining an NFIP flood insurance policy to replace your current insufficient flood insurance policy, a licensed sales agent may be reached at (800) 669-0105. BAISI is an affiliate of Bank of America, N.A. and may receive a commission or other compensation in connection with obtaining your insurance.

LENDER-PLACED INSURANCE INFORMATION

To maintain acceptable insurance, we require that you maintain flood insurance coverage in an amount at least equal to the lesser of: (1) the maximum insurance available under the NFIP for participating communities, which is currently \$250,000; or (2) the replacement value of the improvements to your Property (typically based on the amount of hazard insurance we understand you have purchased for the Property).

Important Note: If the hazard insurance coverage amount (item two, above) is the lesser of the above two values, any subsequent changes to your hazard insurance coverage may change your flood insurance requirement. Please take this into consideration if you alter your hazard insurance coverage.

PURCHASING LENDER-PLACED INSURANCE

If we purchase a Lender-Placed Insurance policy, the cost of that policy will be charged to you and may become an additional debt secured by your mortgage or deed of trust. If you have an escrow account, the annual cost for this insurance will be paid from it. If you do not have an escrow account, BAC Home Loans may establish one and charge the cost of the Lender-Placed Insurance to it. Charging the annual cost for this insurance to your escrow account will likely cause your monthly payments to increase. If the Lender-Placed Insurance policy is issued with regard to a Home Equity Line of Credit (HELOC) with us, the cost of the Lender-Placed Insurance will be a draw against your HELOC. If payment of the cost of Lender-Placed Insurance becomes an additional debt secured by your mortgage or deed of trust, or if such payment is made through a draw against your HELOC, the payment will accrue interest at the rate provided for in your note.

Lender-Placed Flood additional Insurance may be purchased by us through agencies that are affiliates of Bank of America, N.A. Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection

RE: LARRY ARNETT
BAC Home Loans Loan # [REDACTED] 6474

with obtaining this coverage. Due to the limited information we have about your Property, flood insurance purchased by us, which is called Lender-Placed Insurance will consist of the following:

- The premium may be more expensive and will likely provide less coverage than was previously in effect or that you can obtain on your own.
- The Lender-Placed Insurance may not be sufficient to protect your full equity interest in the Property should a flood loss occur and may not be sufficient to fully restore or repair your property to its previous condition. In the event of a claim under a Lender-Placed Insurance policy, all payments will be made to BAC Home Loans, except amounts in excess of BAC Home Loans' interest which will be forwarded to you.
- The Lender-Placed Insurance will only cover the structure, as described in the policy we purchase. It does not provide coverage for loss or damage to personal property (such as personal contents of your home), or additional living expenses. You can obtain such additional coverage if you purchase your own flood insurance policy.
- Lender-Placed Insurance will insure only for the peril of flood. It is not homeowner's insurance.
- An NFIP policy you obtain through your insurance agent/company will be backed by the full faith and credit of the U.S. Government, whereas the coverage we obtain is not.

In the event that we purchase additional flood insurance and it is subsequently determined that you had acceptable coverage, then upon our receipt of proof of such coverage, you will receive a full refund of the amount paid for the Lender-Placed Insurance policy. This is provided that your own flood insurance coverage dates back to the beginning of the Lender-Placed Insurance coverage period, without lapse.

THANK YOU FOR YOUR BUSINESS

We encourage you to act now and obtain flood insurance in the necessary amounts to avoid incurring the cost of our buying Lender-Placed Insurance. We appreciate the opportunity to service your home loan and we look forward to resolving this matter quickly.



Bank of America

Home Loans

P.O. BOX 931206
FORT WORTH, TX 76161-0206

Service Center Phone #: (866) 265-3321
Fax #: (800) 293-8158

Date: OCTOBER 12, 2010

0155028-025264

LARRY ARNETT

RONDA ARNETT

ROSEBURG, OR

**IMPORTANT INFORMATION REGARDING FLOOD INSURANCE
A RESPONSE TO THIS LETTER MAY BE REQUIRED**

SECOND NOTICE

Property Address:

ROSEBURG OR

Bank of America Loan #:

6474

Flood Zone:

AE

Map Panel Number:

000000- -

Annual Flood Insurance Cost under the Policy, if purchased:

\$445.13

Lender Placed Flood Insurance Coverage Amount under the Policy, if purchased:

\$87,280.00

(This is the amount of additional flood insurance our records show you need to purchase.)

Coverage Period, if purchased by BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("BAC Home Loans")

From: 06/28/2010

Until: 06/28/2011

Dear Larry and Ronda Arnett:

WHY HAVE YOU RECEIVED THIS LETTER?

About a month ago, we sent a letter advising you that the Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust, require that flood insurance be purchased and maintained for the entire term of your loan on improvements to your Property (buildings, homes, condominiums and mobile homes) located in a Special Flood Hazard Area (Flood Area), as shown on a map published by the Federal Emergency Management Agency (FEMA). Our records show that you do not have enough current flood insurance on the property located at the property address above (the "Property"). As a result, if we do not receive documentation that you do have acceptable flood insurance for the Property, we may purchase the additional flood insurance (Lender-Placed Insurance) required and charge you for the cost of the insurance.

IS YOUR PROPERTY LOCATED IN A FLOOD AREA?

The determination that your Property is located in a Flood Area is made at the time your loan originated and at any time during the term of your loan. Based upon the information we have received, we have determined that your Property is located in a Flood Area. Because the Property is in a Flood Area, you are required by the terms of your mortgage/deed of trust and/or Federal law to have adequate flood insurance on your Property. If you do not agree that your Property is located in a Flood Area, please send us documentation from FEMA supporting your position. The documentation must be in the form of a Letter of Map Amendment/Revision (LOMA/LOMR) that you can obtain from FEMA. Information

AR90051

RE: LARRY ARNETT
BAC Home Loans Loan # [REDACTED] 5474

regarding Flood Areas and contact information regarding FEMA can be found by visiting FEMA's website at <http://www.fema.gov/info> or by calling FEMA at (800) 525-0321.

WHAT IS ACCEPTABLE FLOOD INSURANCE AND COVERAGE AMOUNT?

The additional flood insurance coverage that our records indicate you need to purchase may be purchased from the same company that is currently providing your flood insurance. The flood insurance policy you purchase must: (1) be issued by the National Flood Insurance Program (NFIP) or a private insurer properly licensed to do business where the Property is located; (2) provide coverage at least as broad as the coverage offered by the NFIP flood policies; (3) have a deductible not greater than \$1,000 or 1% of the face amount of the flood insurance policy, unless a higher maximum deductible is required by state law; (4) have as the named insured on the policy the same mortgagor/trustor as on your mortgage or deed of trust, and (5) include a standard mortgagee clause naming BAC Home Loans Servicing, LP and providing for notice of cancellation to us at the following address:

BAC HOME LOANS
P.O. BOX 961206
FORT WORTH, TX 76161-0206

To maintain acceptable insurance, we require that you maintain flood insurance coverage in an amount at least equal to the lesser of: (1) the maximum insurance available under the NFIP for participating communities which is currently \$250,000; or (2) the replacement value of the improvements to your Property (typically based on the amount of hazard insurance we understand you have purchased for the Property).

To purchase additional flood insurance for your Property, we urge you to contact an insurance agent/company. If you do not know of an insurance agent or company to contact and would like Banc of America Insurance Services, Inc. ("BAISI"), a licensed insurance agency, to assist you in obtaining an NFIP flood insurance policy to replace your current insufficient flood insurance policy, a licensed sales agent may be reached at (800) 669-0105, Monday through Friday from 5:15 am to 6:00 pm, Pacific Standard Time. BAISI is an affiliate of Bank of America, N.A. and may receive a commission or other compensation in connection with obtaining your insurance.

HOW HAVE WE DETERMINED YOU DO NOT HAVE CURRENT AND/OR ACCEPTABLE FLOOD INSURANCE?

Our records indicate that you currently do not have enough flood insurance coverage for the Property. Based upon the information we have regarding the outstanding balance of the loans secured by the Property and the value of improvements on the Property, you should purchase additional flood insurance coverage of \$87,230.00.

WHAT WILL HAPPEN IF YOU DON'T RESPOND TO THIS LETTER OR DO NOT PURCHASE YOUR OWN FLOOD INSURANCE COVERAGE?

If verification of acceptable and continuous flood insurance coverage is not received within 15 days from the date of this letter, BAC Home Loans may purchase flood insurance at your expense.

Due to the limited information we have about your Property, flood insurance purchased by us, which is called Lender-Placed Insurance, may be more expensive and will likely provide less coverage than was previously in effect or that you can obtain on your own. The Lender-Placed Insurance will protect our interest in the Property. The Lender-Placed Insurance is not intended to and may not be sufficient to protect your full equity interest in the Property should a flood loss occur and may not be sufficient to fully restore or repair your property to its previous condition.

The Lender-Placed Insurance will only cover the structure, as described in the policy we purchase. It does not provide coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft or injury to persons or property for which you may be liable or additional living expenses. You can obtain such additional coverage if you purchase your own flood insurance policy. Lender-Placed Insurance will insure only for the peril of flood. It is not homeowner's insurance.

An NFIP policy you obtain through your insurance agent/company will be backed by the full faith and credit of the U.S. Government, whereas the coverage we obtain is not.

RE: LARRY ARNETT
BAC Home Loans Loan #: [REDACTED] 6474

In the event of a claim under a Lender-Placed Insurance policy, all payments will be made to BAC Home Loans, except amounts in excess of BAC Home Loans' interest which will be forwarded to you.

WHAT SHOULD YOU DO IN RESPONSE TO THIS LETTER?

If you believe you already have acceptable flood insurance coverage as described above, please forward or have your insurance agent forward evidence showing that you have acceptable insurance coverage as soon as possible using any one of the following methods described below. Also, if you purchase the additional flood insurance of \$87,280.00, please forward or have your insurance agent forward evidence of that additional coverage to us as soon as possible, again using any one of the following methods:

- You can provide policy information on our website at bankofamerica.com
- You can mail a copy of your flood insurance declaration page with your loan number to
BAC HOME LOANS
P.O. BOX 961206
FORT WORTH, TX 76161-0206
- Fax a copy of your flood insurance declaration page with your loan number to (800) 293-8158.
- If you have any questions regarding the status of flood insurance coverage for the Property, please call our Service Center at (866) 255-3321.
- If you or your insurance agent/company previously provided policy information, you can confirm our receipt of the information on our website described above, or on your next monthly statement.
- Please note that if you live in a condominium complex, proof of acceptable insurance for that Property will include satisfactory evidence of a condominium association master policy.

WHAT WILL HAPPEN FOLLOWING OUR PURCHASE OF ADDITIONAL LENDER-PLACED INSURANCE?

In the event that we purchased a Lender-Placed Insurance policy for the additional amount of flood insurance of \$87,280.00 when you had acceptable continual flood insurance, then, upon our receipt of proof of your flood policy, you will receive a full refund of the amount paid for the Lender-Placed Insurance policy, provided that your own flood insurance coverage dates back to the beginning of the Lender-Placed Insurance coverage period.

In the event that we purchase a Lender-Placed Insurance policy for the additional amount of flood insurance and you later purchase adequate flood insurance, then, upon our receipt of proof of your flood policy, we will cancel the Lender-Placed Insurance policy as of the effective date of your flood policy and you will receive a refund of the amount paid equal to the unearned portion of the Lender-Placed Insurance policy. The sooner you obtain and provide us evidence of adequate flood insurance, the more quickly we can cancel the Lender-Placed Insurance policy.

If we purchase a Lender-Placed Insurance policy, the cost of that policy will be charged to you and may become an additional debt secured by your mortgage or deed of trust and/or escrowed. If the Lender-Placed Insurance policy is issued with regard to a Home Equity Line of Credit (HELOC) with us, the cost of the Lender-Placed Insurance will be a draw against your HELOC.

Additional requirements related to flood insurance can also be found on our website, bankofamerica.com. Information regarding flood zones and the NFIP can be found by visiting FEMA's website at <http://www.fema.gov/nfip> or you can call FEMA at (800) 525-0321.

Lender-Placed Flood Insurance may be purchased by us through agencies that are affiliates of Bank of America, N.A. Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection with obtaining this coverage. **We encourage you to act now and obtain flood insurance in the necessary amounts to avoid incurring the cost of our buying a Lender-Placed Insurance policy.**

We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

Insurance Department

CRPRDNRBS57b

1/18/2012 4:32:53 PM PAGE 2/009 888-294-5658

Bank of America



Home Loans
P.O. Box 5170
Sunny Valley, CA 93062-5170

Notice Date: 01/18/2012

Account No.: [REDACTED] 6474

LARRY G & RONDA ARNETT

[REDACTED]
Roseburg, OR [REDACTED]

Property Address:

[REDACTED]
ROSEBURG, OR [REDACTED]

ABOUT YOUR LOAN

Attached is a loan history that provides a detailed outline of transactions for the above-referenced account number.

Please note that this history provides pertinent information on payments received, tax and insurance payments disbursed, and late charges assessed and paid.

THANK YOU FOR YOUR BUSINESS

You are a valued customer here at Bank of America, N.A. and it is our continued goal to provide our customers with the highest level of customer satisfaction.

If you need further assistance, please contact our Customer Service Department directly at 1-800-669-6607.

This communication is from Bank of America, N.A., the servicer of your home loan.

LNHISTF 7473/9944 06/27/2007

CRPRDNRBS57b

1/18/2012 4:32:53 PM PAGE 3/009 888-294-5658

Page 3

Bank of America

 Home Loans

Account Number: [REDACTED] 3474
 Statement Period: 01/1986 - 01/2012
 Date Prepared: 01/18/2012

Property Address:
 [REDACTED]
 ROSEBURG, OR [REDACTED]

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance				135,000.00						.00

11/28/2008
 12/29/2008
 01/28/2009
 02/27/2009
 03/27/2009
 04/28/2009
 05/29/2009
 06/29/2009
 07/31/2009
 08/28/2009
 09/29/2009
 10/28/2009
 11/30/2009
 12/30/2009
 01/28/2010

Page 4

[illegible]

11/04/2010	FLOOD INS PMT	-445.13	-445.13
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1/18/2012 4:32:53 PM PAGE 5/009 888-294-5658

Page 5

Bank of America



Home Loans

Account Number: 3474

Statement Period: 01/1986 - 01/2012

Date Prepared: 01/18/2012

Property Address:

ROSEBURG, OR

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
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01/31/2011

02/10/2011

FLOOD INS CREDIT

445.13

445.13

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CRPRDNRBS57b

1/18/2012 4:32:53 PM PAGE 6/009 888-294-5658

Page 6

Bank of America



Home Loans

Account Number:

6474

Statement Period:

01/1986 - 01/2012

Date Prepared:

01/18/2012

Property Address:

ROSEBURG, OR

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
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05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/02/2011

05/05/2011

Page 7

Property Address:

ROSEBURG, OR

5474

Statement Period: 01/1986 - 01/2012

01/18/2012

[illegible]

CRPRDNRBS57b

1/18/2012 4:32:53 PM PAGE 8/009 888-294-5658

Bank of America



Home Loans

Page 8

Account Number: [REDACTED]
 Statement Period: 01/1986 - 01/2012
 Date Prepared: 01/18/2012

Property Address:

[REDACTED]
ROSEBURG, OR

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/29/2011										
08/29/2011										
09/29/2011										
09/30/2011										
09/30/2011										
10/18/2011	FLOOD INS CREDIT	2,173.57								
10/18/2011	FLOOD INS CREDIT	153.98								
10/27/2011	FLOOD INS CREDIT	120.45								

2,173.57
 -389.18
 153.98
 -235.20
 120.45
 -114.75

CRPRDNRBS57b

1/18/2012 4:32:53 PM PAGE 9/009 888-294-5658

Page 9

Bank of America



Home Loans

Account Number: 3474

Statement Period: 01/1986 - 01/2012

Date Prepared: 01/18/2012

Property Address:

ROSEBURG, OR

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/28/2011	FLOOD INS CREDIT	57.68				57.68				
12/30/2011						-56.97				

Bank of America 

Home Loans

P.O. BOX 961206
FORT WORTH, TX 76161-0206

Service Center Phone #: (866) 265-3321

Fax #: (800) 293-8158

Date: NOVEMBER 7, 2010

031852 - 070788
LARRY ARNETT
RONDA ARNETT

ROSEBURG, OR

**IMPORTANT INFORMATION REGARDING FLOOD INSURANCE
NOTICE OF PLACEMENT**

**LENDER-PLACED FLOOD INSURANCE HAS BEEN PURCHASED BY BAC HOME LOANS SERVICING, LP, A
SUBSIDIARY OF BANK OF AMERICA, N.A. ("BAC HOME LOANS")**

Property Address:

ROSEBURG OR

BAC Home Loans

Loan #:

6474

Flood Zone:

AE

Map Panel Number:

000000- -

NAMED INSURED & ADDRESS

BAC HOME LOANS SERVICING, LP

P.O. BOX 961206

FORT WORTH, TX 76161-0206

MASTER POLICY #:

COVERAGE AMOUNT:

\$87,280.00

TOTAL INSURANCE CHARGES:

\$445.13

DEDUCTIBLE: Not Applicable

Coverage Period

From: 06/28/2010 Effective date Until: 06/28/2011 Expiration date
beginning and ending at 12:01 a.m. Standard Time at the Property Address

THIS IS A NOTICE THAT BAC HOME LOANS HAS PURCHASED LENDER-PLACED ADDITIONAL FLOOD INSURANCE TO PROTECT ITS INTEREST IN THE PROPERTY. THIS NOTICE DOES NOT PROVIDE THE TERMS OF THE LENDER-PLACED INSURANCE POLICY PURCHASED. YOU CAN LOOK AT THE POLICY AT THE NAMED INSURED'S ADDRESS SHOWN ABOVE.

IN CASE OF A LOSS, PLEASE REPORT IT BY CALLING (800) 528-8497.

Dear Larry and Ronda Arnett:

WHY HAVE YOU RECEIVED THIS LETTER?

We previously notified you that our records indicate that your property at the property address above (the "Property") is located in a Special Flood Hazard Area (Flood Area) as shown on a map published by the Federal Emergency Management Agency (FEMA). The Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust, require that flood insurance be purchased and maintained for the entire term of your loan on improvements to your Property (buildings, homes, condominiums and/or mobile homes) located in a Flood Area. We understand that you do have some flood insurance on the Property, but based on our records, it is not adequate. Since we have not received evidence that you have enough current flood insurance on the Property, we are sending you this Notice of Placement of Lender-Placed additional Flood Insurance showing that BAC Home Loans has purchased flood insurance (Lender-Placed Insurance) in addition to the flood insurance you currently have and will charge you for the cost of the additional insurance.

4R99051

RE: LARRY ARNETT
BAC Home Loans Loan #: [REDACTED] 6474

WHAT IS LENDER-PLACED FLOOD INSURANCE?

As explained in our prior letters to you, due to the limited information we have about your Property, flood insurance purchased by us, Lender-Placed additional Insurance, will be more expensive and will likely provide less coverage than was previously in effect or that you can obtain on your own. The Lender-Placed additional Insurance will protect our interest in the Property. The Lender-Placed additional Insurance is not intended to and may not be sufficient to protect your full equity interest in the Property should flood loss occur and may not be sufficient to fully restore or repair the Property to its previous condition.

The Lender-Placed additional Insurance will only cover the structure, as described in the policy we purchase. It does not provide coverage for loss or damage to personal property (such as the personal contents of your home), or additional living expenses. You can obtain such additional coverage if you purchase your own flood insurance policy. Lender-Placed additional Insurance will insure only for the peril of flood. It is not homeowner's insurance.

In the event of a claim under a Lender-Placed additional Insurance policy, all payments will be made to BAC Home Loans, except amounts in excess of BAC Home Loans' interest which will be forwarded to you.

WHAT SHOULD YOU DO IN RESPONSE TO THIS LETTER?

Since we have purchased additional Lender-Placed flood insurance at what is typically a much higher cost, we urge you to contact an insurance agent/company to obtain the necessary additional flood insurance coverage as soon as possible. Please see the description below regarding what is acceptable flood insurance coverage. If you believe you already have acceptable flood insurance coverage as described below, please forward or have your insurance agent forward evidence showing that you have acceptable insurance coverage as soon as possible using any one of the following methods described below. Also, if you purchase the additional flood insurance of \$87,280.00, please forward or have your insurance agent forward evidence of that additional coverage to us as soon as possible, again using any one of the following methods:

- You can provide policy information on our website at bankofamerica.com.
- You can mail a copy of your flood insurance declaration page with your loan number to:
BAC HOME LOANS
P.O. BOX 961206
FORT WORTH, TX 76161-0206
- Fax a copy of your flood insurance declaration page with your loan number to (800) 293-8158.
- If you have any questions regarding the status of flood insurance coverage for the Property, please call our Service Center at (866) 265-3321.
- Please note that if you live in a condominium complex, proof of acceptable insurance for that Property will include satisfactory evidence of a condominium association master policy.

WHAT IS ACCEPTABLE FLOOD INSURANCE AND COVERAGE AMOUNT?

The additional flood insurance coverage that our records indicate you need to purchase may be purchased from the same company that is currently providing your flood insurance. The flood insurance coverage you purchase must: (1) be issued by the National Flood Insurance Program (NFIP) or a private insurer properly licensed to do business where the Property is located; (2) provide coverage at least as broad as the coverage offered by the NFIP flood policies; (3) have a deductible not greater than \$1,000 or 1% of the face amount of the flood insurance policy, unless a higher maximum deductible is required by state law; (4) have as the named insured on the policy the same mortgagor/trustor as on your mortgage or deed of trust, and (5) include a standard mortgagee clause naming BAC Home Loans Servicing, LP and providing for notice of cancellation to us at the following address:

BAC HOME LOANS
P.O. BOX 961206
FORT WORTH, TX 76161-0206

To maintain acceptable insurance, we require that you maintain flood insurance coverage in an amount at least equal to the lesser of: (1) the maximum insurance available under the NFIP for participating communities, which is currently \$250,000; or (2) the replacement value of the improvements to your Property (typically based on the amount of hazard insurance we understand you have purchased for the Property).

RE: LARRY ARNETT
BAC Home Loans Loan # [REDACTED] 5474

WHAT WILL HAPPEN NEXT?

In the event that we purchased a Lender-Placed additional Insurance policy for the additional amount of flood insurance of \$87,260.00 when you had acceptable continual flood insurance, then, upon our receipt of proof of your flood policy, you will receive a full refund of the amount paid for the Lender-Placed Insurance policy, provided that your own flood insurance coverage dates back to the beginning of the Lender-Placed Insurance coverage period.

In the event that we purchase a Lender-Placed additional Insurance policy for the additional amount of flood insurance and you later purchase adequate flood insurance, then, upon our receipt of proof of your flood policy, we will cancel the Lender-Placed additional Insurance policy as of the effective date of your flood policy and you will receive a refund of the amount paid equal to the unearned portion of the Lender-Placed additional Insurance policy. The sooner you obtain and provide us evidence of adequate flood insurance, the more quickly we can cancel the Lender-Placed Insurance policy.

If we purchase a Lender-Placed additional Insurance policy, the cost of that policy will be charged to you and may become an additional debt secured by your mortgage or deed of trust and/or escrowed. If the Lender-Placed Insurance policy is issued with regard to a Home Equity Line of Credit (HELOC) with us, the cost of the Lender-Placed Insurance will be a draw against your HELOC.

Additional requirements related to flood insurance can also be found on our website, bankofamerica.com. Information regarding flood zones and the NFIP can be found by visiting FEMA's website at <http://www.fema.gov/nfip> or you can call FEMA at (800) 525-0321.

Lender-Placed Flood additional Insurance may be purchased by us through agencies that are affiliates of Bank of America, N.A., Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection with obtaining this coverage. **We encourage you to act now and obtain flood insurance policy in the necessary amounts to avoid the likely higher cost of the Lender-Placed Insurance policy we purchased to protect our interest.**

We appreciate the opportunity to service your home loan and look forward to resolving this matter.

Sincerely,

Insurance Department

EVIDENCE OF FLOOD INSURANCE	
Agency Balboa Insurance Services, Inc. PO Box 25317 Santa Ana, CA 92799-5317 CA License: OC17399	Company Illinois Union Insurance Company Certificate Number [REDACTED] Certificate Effective Date (mm/dd/yyyy) 06/28/2010 Certificate Expiration Date (mm/dd/yyyy) 06/28/2011
Borrower LARRY ARNETT [REDACTED] ROSEBURG OR [REDACTED]	Master Policy Number [REDACTED] Description of Insured Property ROSEBURG OR [REDACTED]
Co-Borrower RONDA ARNETT	
Type of Coverage Flood Gap	Type of Property RESIDENTIAL
Coverages and Limits of Insurance Coverage A - Building Property	\$87,280.00
Coverage B - Personal Property	NOT COVERED
Coverage C - Other Coverages	As Described in the Master Policy. This coverage is inclusive of, not in addition to the Coverage A Limit of Insurance
Coverage D - Increased Cost of Compliance	NOT COVERED
Deductible	Not Applicable
Insured Lender Name & Address BAC HOME LOANS SERVICING, LP P.O. BOX 961206 FORT WORTH, TX 76161-0206	Premium \$436.40 Surplus Lines Taxes &/or Fees: PREMIUM TAX \$8.73 Total \$445.13
Lender Loan Number [REDACTED] 5474	
Other Fees	
<p>THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE OF FLOOD INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE MASTER POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.</p> <p>ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW, OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.</p> <p>THE PREMIUM FOR THIS COVERAGE IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS COVERAGE MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.</p> <p>PLEASE CALL (800) 528-8497 TO REPORT A FLOOD CLAIM.</p>	